

Jack Kim, Senior Associate General Counsel UnitedHealthcare Employer & Individual NV018-S500 2720 N. Tenaya Way, Las Vegas, NV 89128 Tel (702) 240-8890 Fax (866) 383-0428

November 30, 2018

Honorable Barbara Richardson Commissioner of Insurance, State of Nevada Nevada Division of Insurance 1818 East College Pkwy, Suite 103 Carson City, NV 89706

RE: Information Association Health Plan filing

Dear Commissioner Richardson,

We are pleased to submit the information filing for the Sole Proprietor/1099 Employee Association Health Plan that will be offered through the Greater Las Vegas Association of REALTORS ® (GLVAR). The GLVAR's Association Health Plan will be called the Greater Las Vegas Association of REALTORS ® Health Plan and will be available to GLVAR sole employer members that are members in good standing with the association. This AHP will only be available to individuals that meet the requirements to be Sole proprietors, groups of one, or working owners within the meaning of Department of Labor Regulation Section 2510.3-5(e)

The following items are included in the information filing for the Greater Las Vegas Association of REALTORS ® Health Plan.

- 1. A copy of the GLVAR's Articles of Incorporation. (Attachment 1)
- 2. A copy of the GLVAR's bylaws. (Attachment 2)
- 3. The GLVAR's business purpose for which the corporation was formed is as follows: "The puprpose of the Greater Las Vegas Association of REALTORS ® is to serve its members by providing programs and services which enhance members' freedom and ability to conduct their real estate practices successfully, with integrity and competency and through collective action to promote and protect private property rights." Additional information regarding the activities and benefits the GLVAR provides to its members can be obtained at their website www.lasvegasrealtor.com.
- 4. Please see the SERFF numbers of the documents that have been previously approved by the DOI. Additionally, we have provided a copy of the Sole Proprietor/1099 Association Enrollment Agreement that each sole employer member seeking coverage through the Association will complete.

Form Type	SERFF	Form Number in Informational Filing
	Number	
Sole Proprietor/1099	SRHA-	19HS_SPAHP_APP
AHP Application	131600687	
	SRHA-	
	131601554	
HPN Sole	SRHA-	19H_SPAHP_EOC
Proprietor/1099	131446999	
Evidence of		
Coverage		
SHL Sole	SRHA-	19S_SPAHP_COC
Proprietor/1099	131447046	19S_SPAHP_EPO_COC
Certificate of	SRHA-	
Coverage	131719324	
HPN Benefit	SRHA-	19H_SPAHP_SOL_HMO_25_2500_3D
Schedule	131109170	
SHL Benefit	SRHA-	19S_SPAHP_EPO_20_2500_30
Schedule	131109180	19S_SPAHP_SOL_HSA_PPO_4000_20_6000
		19S_SPAHP_SOL_HSA_PPO_6750_00_6750
HPN Prescription	SRHA-	19H_SPAHP_4T_RX_15_60_150_300_2_5X
Drug Rider	131109170	
SHL Prescription	SRHA-	19S_SPAHP_4T_RX_15_60_150_300_2_5X
Drug Rider	131109180	
SHL Vision	Prior to	19S_SPAHP_VPPO_VCOC_FAM
Certificate of	2007	
Coverage		
SHL Dental	SRHA-	19S_SPAHP_DPPO_DCOC_FAM_ORTHO
Certificate of	129642340	
Coverage		
Vision Benefit	SRHA-	19S_SPAHP_SAV_FAM_OPT1
Schedule	131594638	
Dental Benefit	Prior to	19S_SPAHP_DPPO_PLAN1_FAM_ORTHO
Schedule	2007	
HPN Service Area	SRHA-	19H_ SPAHP_ATTB
	131446999	
SHL Services	SRHA-	19S_SPAHP_ATTB
Requiring Prior	131522828	
Authorization		
SHL HSA RX	SRHA-	19S_SPAHP_ATTC
Attachment	131447046	

5. M-1 form. (Attachment 3)

- 6. Health Plan of Nevada/Sierra Health and Life will be collecting premiums and paying claims. The AHP will not be retaining an administrator to perform these functions.
- 7. Attached are copies of the marketing and sales materials that initially will be used for the SP-AHP. Additional marketing materials will be developed by UHC and/or the GLVAR that are sole employer members of the Association. These marketing and sales materials will be filed on an information basis. (Attachment 4)
- 8. The SP-AHP will be available to employers located in Clark County. The SP-AHP may be expanded in the future to include additional counties in Nevada.

Sincerely,

Jack Kim